

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

In Re: : Case No. 14-58229
: Chapter 13
Jeremy S. Straley and : SSN: XXX-XX-6404
Sarah L. Straley, : SSN: XXX-XX-5518
:
Debtors. : Judge Preston

SECOND AMENDED CHAPTER 13 PLAN

NOTE: The term “Debtor” as used throughout this Plan shall reference either a single debtor or joint debtors. The term “Plan” shall refer to the plan filed in this case, as it may be amended, using mandatory form plan adopted in this Division. All references to section (§) numbers are to sections of the United States Bankruptcy Code, 11 U.S.C. section § 101, et seq. The term “LBR” shall refer to the Local Bankruptcy Rules of the Southern District of Ohio.

<input checked="" type="checkbox"/> Amended Plan All pre-confirmation amendments to an original Mandatory Form Plan shall be accomplished by filing a complete Plan with the changes highlighted or reflected in bold or italic typeface.		
<input checked="" type="checkbox"/> Above Median Income <input type="checkbox"/> Below Median Income	insolvent unless otherwise marked below: <input type="checkbox"/> Solvent Estate	Dividend to unsecured creditors: <u>11.80%</u>
Debtor claims to be eligible for discharge under § 1328(f) unless otherwise marked below: <input type="checkbox"/> Debtor is not eligible for discharge under § 1328(f) <input type="checkbox"/> Joint Debtor is not eligible for discharge under § 1328(f)		
Debtor (1) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code <u>on November 25, 2014</u> OR (2) converted this case to a case under Chapter 13 on _____ (“Petition Date”).		

A. PAYMENTS

A(1). Plan Payments.

The future earnings of Debtor are submitted to the supervision and control of the Trustee. Debtor shall pay the Trustee the sum of **\$1,400.00 per month for one (1) month, \$1,508.00 per month for twenty-nine (29) months and \$1,678.00 per month thereafter**(enter all step-payments), for a period not to exceed sixty months. Debtor shall commence payments within thirty days of the Petition Date, and distributions shall begin upon confirmation pursuant to § 1326(a). The effective date of the Plan shall be the date of entry of an order confirming the Plan.

From the payments so received, the Trustee shall make disbursements, subject to the Trustee’s fee. The disbursement schedule is dependent upon receipt of regular monthly Plan payments. Any increases to monthly mortgage or escrow payments without corresponding

changes to the Plan payment may impact the disbursement schedule. The Trustee has the discretion to calculate the amount and timing of distributions as is administratively efficient.

A(2). Pre-Confirmation Adequate Protection Payments/Lease Payments.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee, subject to his full fees, to the creditors listed below. Except as provided by § 501(c), secured creditors must file a proof of claim to receive payment. Unless otherwise ordered by the Court, these payments will be retained by the Trustee until confirmation and distributed after confirmation. If the case is dismissed or converted prior to confirmation, the Trustee will distribute the retained payments, pro rata, based on the adequate protection payment amounts.

Creditor	Property Description	Monthly Adequate Protection Payment
Fifth Third Bank	2013 Chevrolet Silverado 3500	<u>\$158.84</u>
Wright Patterson Credit Union	2007 GMC Envoy	<u>\$29.04</u>

A(3). Administrative Expenses, Attorney Fees, and Priority Payments.

Administrative expenses, itemized attorney fees, itemized attorney fees under LBR 2016-1(b)(2)(B), and priority payments as required by § 1326(b) shall be paid concurrently with Class 2 claims. The total unitemized attorney fee for services (not to exceed the sum set forth in LBR 2016-1(b)(2)(A)), or the estimated itemized fee LBR 2016-1(b)(2)(B) is \$3,500.00.

Debtor's attorney received \$190.00 prior to the Petition Date. The Trustee shall disburse a minimum monthly amount of \$1,141.00 per month to Debtor's attorney until the balance of \$3,310.00 is paid in full. Fees for independent appraisals of real estate and utility deposits will be paid as administrative expenses pursuant to § 503 upon the timely filing of a proof of claim. The Trustee may pay in one lump sum any administrative claim that is less than \$500.00.

B. CLASS 1—CLAIMS SECURED BY REAL PROPERTY

Except as set forth in section B(3), all secured creditors secured only by a security interest in real property shall retain their liens until the later of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law.

B(1). Mortgage Payments Outside Plan.

Regular monthly payments on the following mortgage claims will be paid directly by Debtor, if direct payments are permitted by LBR 3015-1(d)(1):

Creditor	Property Address

B(2). Conduit Mortgage Payments.

Regular mortgage payments on the following mortgage claims will be paid on a conduit basis by the Trustee, subject to his full fees, beginning with the first calendar month after the Petition Date, if conduit payments are required by LBR 3015-1(d)(1) or proposed by Debtor. Confirmation of the Plan shall impose an affirmative duty and legal obligation on the holders and/or servicers of mortgage claims to do all of the following, unless the case is dismissed or converted:

(a) Apply the post-petition conduit mortgage payments as post-petition monthly payments of principal and interest on the mortgage note, and, if applicable, as post-petition monthly payments of escrowed items such as insurance and/or real estate taxes. If such payments are placed into a suspense, a forbearance or similar account, they will be deemed to have been applied pursuant to this subsection.

(b) Apply the payments received from the Trustee for payment on the arrearage, if any, only to such arrearage. The arrearage shall be deemed paid in full upon the entry of the discharge order in this case, unless otherwise ordered by the Court.

(c) Deem the pre-petition arrearage contractually current upon confirmation of the Plan so as to preclude the imposition of late payment charges are rather default-related fees and services.

(d) File and serve a Notice of Mortgage Payment Change on Official Form 10S1, within the deadline and in compliance with the service requirements set forth in BR 3002.1(b), to reflect any changes in the monthly mortgage payments or escrow amounts that occurred during the term of the Plan. Upon the filing of a Notice of Mortgage Payment Change, the Plan shall be deemed modified to permit the Trustee to disburse the amended payment amount.

Creditor	Property Address	Monthly Conduit Mortgage Payment

B(3). Liens and/or Mortgages to be Paid as Unsecured Claims.

The following claims secured by a lien and/or mortgage will be paid as unsecured claims concurrent with Class 5 general unsecured claims. Debtor shall file a separate motion or adversary proceeding to determine: (i) whether the property listed below vests free and clear of the lien(s) and/or mortgage(s) pursuant to § 1327 or (ii) whether the lien(s) and/or mortgage(s) listed below may be avoided pursuant to other applicable provisions of the Bankruptcy Code. Notwithstanding § 1327(a), confirmation of the Plan shall not be dispositive of: (i) the valuation of the collateral or (ii) the secured status of the claims. Debtor has standing and authority to file the motion or adversary proceeding; to the extent that the Trustee has standing to bring such action, standing is hereby assigned to Debtor.

Creditor	Property Address

B(4). Liens and/or Mortgages Which May Be Modified.

Liens and/or mortgage claims listed in this subsection consist of any claims secured by real property *that is not the Debtor's principal residence* or secured by other assets in addition to the residence. To the extent the claim of the lien holder and/or the mortgage claim holder is in excess of the value of the estate's interest in the collateral, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the real property shall be valued for purposes of §506 as set forth by Debtor below.

Creditor	Property Address	Value of Collateral	Interest Rate	Minimum Monthly Payment

B(4). Real Property to be Surrendered.

(a) Debtor will surrender the following real property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Address

(b) The Trustee shall not pay any claims secured by this real property until a timely filed secured proof of claim is amended to set forth the unsecured deficiency balance after disposition of the real property. Such amendments shall be filed no later than 365 days after confirmation of the Plan; amendments filed after that date shall be deemed disallowed and subject to discharge under § 1328 unless otherwise ordered by the Court. The Trustee will make no distributions in respect of mortgage payments, mortgage arrearages, or real estate taxes on surrendered real property, unless otherwise provided in the Plan or by order of the Court.

(c) Upon confirmation of the Plan, the automatic stay of §362 shall be deemed modified to allow *in rem disposition* of the real property as necessary to effect the surrender.

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 1 claims, at the Trustee's discretion, the available funds will be distributed pro rata on Class 1 claims. Any post-petition mortgage arrearages will be paid prior to payment of Class 2 claims.

C. CLASS 2—CLAIMS SECURED BY PERSONAL PROPERTY; UNEXPIRED LEASES

C(1). Lien Retention and Interest.

All secured creditors secured only by a security interest in personal property shall retain their liens until the earlier of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law. Unless otherwise stipulated or provided for below, secured creditors shall be paid interest at the rate of 4.00%.

C(2). To Be Paid in Full (ie., § 506 Does Not Apply).

The Trustee shall pay the following claims in full:

Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment

Fifth Third Bank	2013 Chevrolet Silverado 3500	4/13	\$49,000.00	3.89%	\$158.84 per month for five (5) months and \$964.03 per month thereafter until paid in full
Wright Patterson Credit Union	2007 GMC Envoy	12/13	\$8,200.00	4.25%	\$29.04 per month for five (5) months and \$179.40 per month thereafter until paid in full



C(3). Claims to Which § 506 Applies.

Claims listed in this subsection consist of any claims secured by personal property not described above. To the extent a secured creditor's claim is in excess of the collateral value, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the personal property shall be valued for purposes of § 506 at the lower of the creditor's valuation set forth on its proof of claim or the valuation set forth by Debtor below.

Creditor	Property Description	Purchase Date	Scheduled Value of Collateral	Interest Rate	Minimum Monthly Payment

C(4). Personal Property to be Surrendered.

Debtor will surrender the following property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
Park National Bank	2014 Lacrosse Travel Trailer

C(5). Executory Contracts and Vehicle Leases.

(a) Debtor rejects the following executory contract(s) and/or vehicle lease(s) and any resulting claim shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
Honda Financial Services	2012 Honda Civic
Honda Financial Services	2012 Honda Accord

(b) Debtor assumes the executory contract(s) and/or vehicle lease(s) listed below. The Trustee shall pay vehicle lease payments unless otherwise ordered by the Court. Debtor shall pay all other lease or executory contract payments unless otherwise specified below. All payments under this section will begin the first calendar month following the Petition Date.

Creditor	Property Description	Termination Date	Monthly Payment Amount To be Paid Directly by Debtor	Monthly Payment Amount To be Paid by Trustee

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 2 claims, at the Trustee's discretion, the available funds will be paid pro rata on Class 2 claims and administrative expense claims.

D. CLASS 3—PRIORITY CLAIMS AND DOMESTIC SUPPORT OBLIGATIONS

D(1). Priority Claims.

Class 3 claims will be paid pro rata and concurrently with Class 4 claims. All allowed claims entitled to priority under § 507(a) shall be paid in full unless: (i) otherwise provided for in § 1322(a), or (ii) the holder of a particular claim agrees to a different treatment of its claim. Any and all pre-petition penalties, and post-petition penalties and interest, that have accrued or will accrue on any such claims shall be treated as Class 5 general unsecured claims and shall not be entitled to priority.

D(2). Domestic Support Obligations.

(a) Domestic support obligations (DSOs) are defined in §101(14)(A). Debtor shall pay all post-petition DSOs directly to the DSO creditor and not through the Trustee. Upon completion of the Plan, Debtor shall certify to the Court that all payments on post-petition DSOs have been made. If Debtor becomes subject to a DSO during the term of the Plan, Debtor shall file with the Court and serve on the Trustee a notice reflecting the nature of the DSO, and the name and address of the DSO creditor.

Pre-petition arrearages on DSOs shall be paid as follows:

Name of DSO Creditor	Name & Address of State CSEA	Estimated Arrearage Amount, if any, to be Paid Directly by Debtor	Estimated Arrearage Amount, if any, To be Paid by Trustee

(b) Name of governmental unit to which a DSO has been assigned, or is owed, or is recoverable by, and the estimated amount of the DSO:

Creditor	Governmental Unit	Estimated DSO Amount	To be Paid Directly by Debtor	To be Paid by Trustee

E. CLASS 4—SECURED CLAIMS NOT OTHERWISE DESIGNATED

E(1). Payment of Class 4 Claims.

Class 4 claims including itemized post-confirmation attorney’s fees per LBR 2016-1 (c), pre-petition mortgage arrearages, pre-petition and post-petition lease arrearages, real estate taxes and other secured claims not otherwise designated shall be paid pro rata, concurrently and in full with Class 3 claims.

NOTE: No interest shall be paid on any pre-petition mortgage arrearages as part of the cure of the default if the mortgage was entered into after October 22, 1994.

E(2). Pre-Petition Arrearages on Real Estate Mortgage(s).

The Trustee shall distribute payments to the following pre-petition mortgage arrearages:

Creditor	Property Address	Estimated Arrearage Amount

E(3). Arrearages on Assumed Leases and Executory Contracts.

The Trustee shall distribute payments to cure the following arrearages on assumed leases and/or executory contracts:

Creditor	Property Address/Description	Estimated Arrearage Amount

F. CLASS 5—GENERAL UNSECURED CLAIMS

F(1). Unsecured Dividend.

After payment of allowed claims in Classes 1, 2, 3 and 4, allowed general unsecured claims shall be paid a dividend as provided on page 1 of the Plan.

Notwithstanding the expiration the claims bar date, the Trustee is authorized to modify the Plan post-confirmation to insure that plan length meets the “applicable commitment period” provided by §1325 (b) by filing a motion with the Court.

F(2). Solvency.

If this is a solvent estate, all general unsecured claims shall be paid in full with interest at _____%, unless otherwise provided.

G. MISCELLANEOUS PROVISIONS

G(1). Co-Debtor Claims not Otherwise Provided for in the Plan.

(a) The following co-debtor claims will be paid in full by the Trustee concurrently with Class 4 claims to protect the co-debtor:

Creditor	To be Paid in Full with Interest at Rate Specified Below	Minimum Monthly Payment, if applicable

(b) The following co-debtor claims will be paid as follows:

Creditor	To be Paid by Co-Debtor Outside the Plan	To be Paid Same Dividend as General Unsecured Claims

G(2). Sale of Property.

Debtor proposes to sell the real or personal property described below following Trustee and/or Court approval upon notice as required by LBR 6004-1(c)–(d). Debtor shall commit the net proceeds as follows:

Property Address/Description	Date by Which Sale Shall be Completed	Estimated Net Proceeds	Disposition of Net Proceeds

NOTE: The sale of any property shall comply with LBR 6004-1(c)–(f).

G(3). Tax Returns.

All required tax returns have been filed except as provided below:

Tax Agency	Type of Tax	Tax Period	Date Return will be Filed

G(4). Vesting.

Unless marked below, confirmation of the Plan vests all property of the estate in Debtor free and clear of any claim or interest of any creditor provided for by the Plan pursuant to § 1327(b) and (c);

- ☐ Property of the estate shall not vest in Debtor upon confirmation but shall remain property of the estate until the case is dismissed, converted, or a discharge is issued, whichever occurs first.

G(5). Other Events.

If any of the following occurs, Debtor shall fully and timely disclose the event to the Trustee and shall file any appropriate notice, application and/or motion with the Trustee and/or Court:

- Any change in marital status or child/spousal support payments;
- Any change in employment;
- Any change of address; and/or
- Any financial recovery to which Debtor becomes entitled for any reason, including without limitation, any personal injury claim, employment claim, workers' compensation claim, unemployment claim, inheritance, life insurance benefits, lottery proceeds or property settlement.

G(6). Insurance Information.

As of the Petition Date, Debtor's property is insured as follows:

Property Address/Description	Insurance Company	Policy Number	Full/Liability	Agent and Contact Information
2013 Chevrolet Silverado 3500	Nationwide Insurance		Full	
2007 GMC Envoy	Nationwide Insurance		Full	

G(7). Casualty Loss Insurance Proceeds (Substitution of Collateral).

If a motor vehicle is substantially damaged while subject to an unpaid secured claim, Debtor shall have the option, upon the filing of an appropriate motion, of using the proceeds of any insurance payable due to loss of the vehicle to: (i) repair the vehicle, (ii) pay off the balance of the secured claim if the secured creditor is a named loss payee on the policy, or (iii) substitute the collateral by purchasing a replacement vehicle. If Debtor purchases a replacement vehicle, the vehicle shall have a value not less than the balance of the unpaid secured claim, the lien of the creditor shall be transferred to the replacement vehicle, and the Trustee will continue to pay the allowed secured claim. Debtor may not purchase a replacement vehicle without Trustee and/or Court approval as required by LBR 4001-3(b)-(d).

G(8). Post-Petition Debt.

Debtor shall not incur any non-emergency consumer debt in excess of \$1,000 without Trustee and/or Court approval. LBR 4001-3(b)-(d).

H. SPECIAL PROVISIONS

The Special Provisions listed below, if any, are restricted to those items applicable to Debtor's particular circumstances.

NOTE: Special Provisions shall **NOT** contain a restatement of provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Bankruptcy Rules, nor shall this section contain boilerplate language regarding the treatment of mortgages, mortgage arrearages, proofs of claim, consumer protection provisions or the like. See General Order No. 7.

Special Provisions:
<u>1. Debtors shall make plan payments in the amount set forth in this Plan for no less than the applicable commitment period, but not to exceed 60 months. The dividend to be paid to unsecured creditors shall be no less than the dividend set forth on page one of the plan.</u>
2.
3.

The undersigned hereby certify(ies) that the Plan does not contain any alterations to the text of the Mandatory Form Plan, except as

authorized by order of the Court.

Case Attorney:

/s/ Robert E. Bardwell, Jr.
Robert E. Bardwell, Jr. (0040701
887 South High Street
Columbus, Ohio 43206
(614)907-3665; (614) 388-5911
Attorney for Debtors,
Jeremy S. Straley and Sarah L. Straley

Dated: January 7, 2015

Debtors

/s/ Jeremy S. Straley
Jeremy S. Straley

/s/ Sarah L. Straley
Sarah L. Straley

Dated: January 7, 2015

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing plan was served upon those persons listed on the following Service List by ordinary U.S. mail, postage prepaid, or by electronic mail, this 7th day of January, 2015.

PLEASE TAKE NOTICE that the Debtors have filed the foregoing plan. Any responsive memorandum must be filed within twenty one (21) days of the date of service set forth above unless otherwise provided by the Court, and the failure to file a response and accompanying memorandum on a timely basis may cause the plan to be confirmed without further notice or hearing.

/s/ Robert E. Bardwell, Jr.
Robert E. Bardwell, Jr.

SERVICE LIST

Office of the US Trustee
(via electronic mail)

Frank M. Pees
(via electronic mail)

Ohio Bureau of Workers' Compensation
PO Box 89492
Cleveland, OH 44101-6492

Ohio Department of Taxation
P.O. Box 182402
Columbus, OH 43218-2402

SEE ATTACHED LIST

Label Matrix for local noticing

0648-2

Case 2:14-bk-58229

Southern District of Ohio

Columbus

Sun Dec 28 12:12:10 EST 2014

Babies R Us

PO Box 530938

Atlanta, GA 30353-0938

(P)AMERICAN HONDA FINANCE

P O BOX 168088

IRVING TX 75016-8088

Barclays Card Services

PO Box 13337

Philadelphia, PA 19101-3337

Asst US Trustee (Col)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

Capital One Bank

P.O. Box 6492

Carol Stream, IL 60197-6492

Capital One Retail Services

P.O. Box 7680

Carol Stream, IL 60116-7680

Care Credit

P.O. Box 960061

Orlando, FL 32896-0061

Chase Bank

P.O. Box 15153

Wilmington, DE 19886-5153

(p)DELL FINANCIAL SERVICES

P O BOX 81577

AUSTIN TX 78708-1577

(p)FIFTH THIRD BANK

MD# ROPS05 BANKRUPTCY DEPT

1850 EAST PARIS SE

GRAND RAPIDS MI 49546-6253

Fifth Third Bank

PO Box 9013

Addison, Texas 75001-9013

GM Card

Department 9600

Carol Stream, IL 60128-9600

HH Gregg/Synchrony Bank

PO Box 960061

Orlando, FL 32896-0061

(p)CITIBANK

PO BOX 790034

ST LOUIS MO 63179-0034

Kittles Furniture

PO Box 960061

Orlando, FL 32896-0061

Kohl's

P.O. Box 2983

Milwaukee, WI 53201-2983

Lowes

P.O. Box 530914

Atlanta, GA 30353-0914

Macys

PO Box 183083

Columbus, OH 43218-3083

Ohio Bureau of Workers' Compensation

PO Box 89492

Cleveland, OH 44101-6492

Ohio Health

5350 Frantz Rd

Dublin, OH 43016-4259

Park National Bank

PO Box 3500

Newark, OH 43058-3500

Richwood Bank

28 N. Franklin St.

Richwood, OH 43344-1027

Sam's Club

P.O. Box 530942

Atlanta, GA 30353-0942

Sears Card

PO Box 183081

Columbus, OH 43218-3081

Synchrony Bank

PO Box 960061

Orlando, FL 32896-0061

The Park National Bank

PO Box 3500

Newark, Ohio 43058-3500

(p)WRIGHT PATT CREDIT UNION

3560 PENTAGON BLVD

BEAVERCREEK OH 45431-1706

Frank M Pees

130 East Wilson Bridge Road

Suite 200

Worthington, OH 43085-2391

Jeremy S. Straley

6860 State Route 38 NW

London, OH 43140-9535

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance Corporation National Bankruptcy Center P.O. Box 168088 Irving, TX 75016-8088	Dell Financial Services Payment Processing Center P.O. Box 6403 Carol Stream, IL 60197-6403	Fifth Third Bank PO Box 630778 Cincinnati, OH 45263-0778
Home Depot Credit Services P.O. Box 182676 Columbus, OH 43218	(d)Honda Financial Services PO Box 60001 City of Industry, CA 91716-0001	Wright Patterson Credit Union 2455 Executive Park Boulevard Fairborn, OH 45324-6219
(d)Wright-Patt Credit Union, INC 3560 Pentagon Blvd Beavercreek, OH 45431	End of Label Matrix Mailable recipients 31 Bypassed recipients 0 Total 31	